

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Chapter: 11

Judge: \_\_\_\_\_

**CHAPTER 11 INDIVIDUAL DEBTOR'S CERTIFICATION  
OF COMPLETION OF PLAN PAYMENTS AND NOTICE TO CREDITORS**

The undersigned, \_\_\_\_\_, debtor(s) in the above captioned case, certifies that I/we have completed all payments required by the plan confirmed in this case on \_\_\_\_\_.

I acknowledge that if U.S.C. 11 §1141(d)(3) applies in this case, to receive a discharge I must attend a debtor education course and file with the Clerk of the Bankruptcy Court a *Certification About a Financial Management Course*.

I certify under penalty of perjury that the forgoing is true and that I have served a copy of this Certification on all creditors in this case.

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**NOTICE TO CREDITORS**

Creditors are hereby notified that if they do not believe all payments due under the plan have been made, they may file an objection to the issuance of the debtor's discharge based on the debtor's failure to complete plan payments. The objection must be filed with the Clerk and a copy served on the debtor and debtor's attorney 7 days prior to the hearing date set forth below.

If you file an objection, you or your attorney must appear at a hearing that will be held before the Honorable \_\_\_\_\_ on \_\_\_\_\_ at \_\_\_\_\_ a.m. at the United States Bankruptcy Court, \_\_\_\_\_, Courtroom number \_\_\_\_\_ *[hearing date must be set for at least 21 days from the date of this Certification]*.

If an objection to the issuance of the debtor's discharge based on failure to complete plan payments is not received by the Clerk, the Court will enter the debtor's discharge on or after the hearing date set forth above.

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Joint Debtor